



Local 655

Food Employers Joint Pension Plan

United Food & Commercial Workers
Union Local 655
300 Weidman Rd. • Ballwin, MO 63011

Parent or Guardian of

<<Date>> (Format: Month Day, Year)

<<MemberFirstName>> <<MemberLastName>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Re: Notice of Data Breach

Dear Parent or Guardian of <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a recent data breach that may impact the security of your child's personal information. While we are unaware of any actual or attempted misuse of this information, we take this incident very seriously and are providing you with this notice so that you may take steps to protect your child's personal information should you feel it is appropriate to do so.

WHAT HAPPENED? On or around July 21, 2016, UFCW Local 655 Food Employers Joint Pension Plan was the victim of a ransomware attack. We immediately began an investigation into the nature and the scope of this incident. We retained a third-party data forensic firm to assist in our investigation. After an extensive investigation, we found no evidence demonstrating that an unauthorized individual accessed or acquired your child's information, however we determined that an unauthorized user gained access to our server on July 14, 2016, one week before the ransomware attack. While there is no evidence that your child's information was accessed or acquired, we are unable to definitively rule out this possibility, and are providing notice out of an abundance of caution.

WHAT INFORMATION WAS INVOLVED? This incident may have affected your child's <<ClientDef1(name, Social Security number, date of birth, credit card information, health insurance information, state ID and/or drivers license number, and bank account information.)>>

WHAT ARE WE DOING? We take the security of your child's information very seriously, and apologize for any inconvenience this matter may cause you. We have updated our security procedures and secured our network. As a result of this incident, we are providing additional information to you on how to better protect against identity theft and fraud. We are also providing you access to a complimentary twelve (12) month membership with Kroll for identity consultation and restoration. The enclosed Privacy Safeguards contain instructions on how to enroll and receive these free services as well as additional information on ways to protect against identity theft and fraud.

WHAT CAN YOU DO? Please review the enclosed information on how to better protect against misuse of your child's personal information. Your child is enrolled to receive access to the twelve (12) free months of identity consultation and restoration we are offering to you.

FOR MORE INFORMATION. Again, we are sorry for the inconvenience and concern this incident causes you. The security of personal information is one of our highest priorities. Should you have any questions about the information in this letter or ways you can protect yourself from the possibility of identity theft, please call 1-855-366-0140, Monday through Friday, between the hours of 6:00 a.m. to 3:00 p.m. Pacific Time. Please have your child's membership number: <<Member ID>> ready.

Sincerely,

Pension Board of Trustees

NOTICE OF PRIVACY SAFEGUARDS

To help protect your identity, we are offering a complimentary twelve (12) month membership of identity consultation and restoration. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your child's Membership Number: <<Member ID>>

Your child is already enrolled for services.

Additional information describing your services is included with this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud and seek to protect against possible identity theft or other financial loss by regularly reviewing your child's financial account statements, and monitoring your child's credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, you may visit www.annualcreditreport.com, or call, toll-free, (877) 322-8228. Typically, credit is not granted to individuals under the age of 18 and, therefore, the credit bureaus may not maintain a credit file on your child; however, if you order your own credit report, when you receive your credit reports, you should review them carefully. You are encouraged to look for accounts you did not open as well as inquiries from creditors that you did not initiate. Also, you should look for personal information that is not accurate, such as home address or Social Security Number. If you see anything on the report that you do not understand, call the credit reporting agency at the telephone number on the report. If you find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. You should ask for a copy of the police report, as you may need to give copies of the police report to creditors to clear your records. Even if you do not find any signs of fraud on your reports, we recommend that you check your credit reports periodically.

At no charge, you can have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note, however, that because it tells creditors to follow certain procedures to protect an individual's credit, it may also delay the ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms a fraud alert, the others are notified to place fraud alerts on your file. If you wish to place a fraud alert, or you have questions regarding your credit report, you can contact any one of the following agencies:

Equifax

P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian

P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you are the victim of identity theft, and provide the credit bureau with a valid police report, you will not be charged to place, lift or remove a security freeze. In other cases, a credit bureau may charge a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of their credit files.

For more information on how to place a security freeze, affected individuals may use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com/help/credit-freeze/en_cp

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/securityfreeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect themselves, by contacting your state Attorney General or the Federal Trade Commission (FTC). The FTC also encourages those who discover that personal information has been misused to file a complaint with them. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. You should also report known or suspected identity theft to your state Attorney General, the FTC, and local law enforcement. Your state Attorney General may have advice on preventing identity theft. You can also learn more about placing a fraud alert or security freeze on your credit files by contacting the FTC, your state Attorney General, or local law enforcement. This notice has not been delayed because of a law enforcement investigation.



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Union Local 655
300 Weidman Rd. • Ballwin, MO 63011

<<MemberFirstName>> <<MemberLastName>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Re: Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a recent data breach that may impact the security of your personal information. While we are unaware of any actual or attempted misuse of this information, we take this incident very seriously and are providing you with this notice so that you may take steps to protect your personal information should you feel it is appropriate to do so.

WHAT HAPPENED? On or around July 21, 2016, UFCW Local 655 Food Employers Joint Pension Plan was the victim of a ransomware attack. We immediately began an investigation into the nature and the scope of this incident. We retained a third-party data forensic firm to assist in our investigation. After an extensive investigation, we found no evidence demonstrating that an unauthorized individual accessed or acquired your information, however we determined that an unauthorized user gained access to our server on July 14, 2016, one week before the ransomware attack. While there is no evidence that your information was accessed or acquired, we are unable to definitively rule out this possibility, and are providing notice out of an abundance of caution.

WHAT INFORMATION WAS INVOLVED? This incident may have affected your <<ClientDef1(name, Social Security number, date of birth, credit card information, health insurance information, state ID and/or drivers license number, and bank account information.)>>

WHAT ARE WE DOING? We take the security of your information very seriously, and apologize for any inconvenience this matter may cause you. We have updated our security procedures and secured our network. As a result of this incident, we are providing additional information to you on how to better protect against identity theft and fraud. We are also providing you access to a complimentary twelve (12) month membership with Kroll credit monitoring and identity restoration services. The enclosed Privacy Safeguards contain instructions on how to enroll and receive these free services as well as additional information on ways to protect against identity theft and fraud.

WHAT CAN YOU DO? Please review the enclosed information on how to better protect against misuse of your personal information. You can enroll to receive access to the twelve (12) free months of credit monitoring and identity restoration services we are offering to you.

FOR MORE INFORMATION. Again, we are sorry for the inconvenience and concern this incident causes you. The security of personal information is one of our highest priorities. Should you have any questions about the information in this letter or ways you can protect yourself from the possibility of identity theft, please call 1-855-366-0140, Monday through Friday, between the hours of 6:00 a.m. to 3:00 p.m. Pacific Time. Please have your membership number ready.

Sincerely,

Pension Board of Trustees

NOTICE OF PRIVACY SAFEGUARDS

To help protect your identity, we are offering a complimentary twelve (12) month membership of identity monitoring through Kroll. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Identity Consultation, and Identity Restoration.

Visit **kroll.idmonitoringservice.com** to enroll and take advantage of your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-855-366-0140. Additional information describing your services is included with this letter.

In addition to enrolling in Kroll's services, we encourage you to remain vigilant against incidents of identity theft and fraud and seek to protect against possible identity theft or other financial loss by regularly reviewing your financial account statements, and monitoring your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, you may visit www.annualcreditreport.com, or call, toll-free, (877) 322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report. When you receive your credit reports, they should be reviewed carefully. You are encouraged to look for accounts you did not open as well as inquiries from creditors that you did not initiate. Also, you should look for personal information that is not accurate, such as home address or Social Security Number. If you see anything on the report that you do not understand, call the credit reporting agency at the telephone number on the report. If you find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. You should ask for a copy of the police report, as you may need to give copies of the police report to creditors to clear your records. Even if you do not find any signs of fraud on your reports, we recommend that you check your credit reports periodically.

At no charge, you can have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note, however, that because it tells creditors to follow certain procedures to protect an individual's credit, it may also delay the ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms a fraud alert, the others are notified to place fraud alerts on your file. If you wish to place a fraud alert, or you have questions regarding your credit report, you can contact any one of the following agencies:

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Atlanta, GA 30348
800-525-6285
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Experian

P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you are the victim of identity theft, and provide the credit bureau with a valid police report, you will not be charged to place, lift or remove a security freeze. In other cases, a credit bureau may charge a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of their credit files.

For more information on how to place a security freeze, affected individuals may use the following contact information:

Equifax Security Freeze

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Atlanta, GA 30348
1-800-685-1111
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Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/securityfreeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect themselves, by contacting your state Attorney General or the Federal Trade Commission (FTC). The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. You should also report known or suspected identity theft to your state Attorney General, the FTC, and local law enforcement. Your state Attorney General may have advice on preventing identity theft. You can also learn more about placing a fraud alert or security freeze on your credit files by contacting the FTC or your state Attorney General. This notice has not been delayed because of a law enforcement investigation.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.



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To the Next of Kin of

<<Date>> (Format: Month Day, Year)

<<MemberFirstName>> <<MemberLastName>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Re: Notice of Data Breach

To the Next of Kin of <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a recent data breach that may impact the security of your loved one's personal information. While we are unaware of any actual or attempted misuse of their information, we take this incident very seriously and are providing you with this notice so that you may take steps to protect your loved one's personal information should you feel it is appropriate to do so.

WHAT HAPPENED? On or around July 21, 2016, UFCW Local 655 Food Employers Joint Pension Plan was the victim of a ransomware attack. We immediately began an investigation into the nature and the scope of this incident. We retained a third-party data forensic firm to assist in our investigation. After an extensive investigation, we found no evidence demonstrating that an unauthorized individual accessed or acquired your loved one's information, however we determined that an unauthorized user gained access to our server on July 14, 2016, one week before the ransomware attack. While there is no evidence that your loved one's information was accessed or acquired, we are unable to definitively rule out this possibility, and are providing notice out of an abundance of caution.

WHAT INFORMATION WAS INVOLVED? This incident may have affected your loved one's <<ClientDef1(name, Social Security number, date of birth, credit card information, health insurance information, state ID and/or drivers license number, and bank account information.)>>

WHAT ARE WE DOING? We take the security of your loved one's information very seriously, and apologize for any inconvenience this matter may cause you. We have updated our security procedures and secured our network. As a result of this incident, we are providing additional information to you on how to better protect against identity theft and fraud. We are also providing you access to a complimentary twelve (12) month membership with Kroll for identity consultation and restoration. The enclosed Privacy Safeguards contain additional information on ways to protect your loved one's personal information against identity theft and fraud.

WHAT CAN YOU DO? We encourage you to take the steps in the enclosed Privacy Safeguards on how to protect your loved one against identity theft and fraud.

FOR MORE INFORMATION. Again, we are sorry for the inconvenience and concern this incident causes you. The security of personal information is one of our highest priorities. Should you have any questions about the information in this letter or ways you can protect your loved one from the possibility of identity theft, please call 1-855-366-0140, Monday through Friday, between the hours of 6:00 a.m. to 3:00 p.m. Pacific Time. Please have your loved one's membership Number: <<Member ID>> ready when you call.

Sincerely,

Pension Board of Trustees

NOTICE OF PRIVACY SAFEGUARDS

We encourage you to remain vigilant against incidents of identity theft and fraud and seek to protect against possible identity theft or other financial loss by regularly reviewing your loved one's credit reports for suspicious activity. There are steps you can take to protect your loved one's credit file. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus so long as you verify your authorization to make such a request on behalf of your loved one. To order this free credit report, you may visit www.annualcreditreport.com, or call, toll-free, (877) 322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report. When you receive your credit reports, they should be reviewed carefully. We recommend contacting the three major credit bureaus listed below to discuss your particular situation and obtain specific guidance. Once you have established a relationship with the credit reporting agency and verify your authorization to make a request on behalf of your loved one, you can request a copy of your loved one's credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one's name (credit granters, collection agencies, etc.) so that you can follow through with these entities.

You may also request, in writing, that the report list the following alert:

"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/or another authorized relative, and/or executor/trustee of the estate-noting the relationship of any individual listed to your family members-and/or a law enforcement agency)."

In most cases, this flag will prevent the opening of new credit accounts in your loved one's name.

Contact information for the three major credit bureaus is as follows:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your loved one's identity, by contacting your state Attorney General or the Federal Trade Commission (FTC). The FTC also encourages those who discover that personal information has been misused to file a complaint with them. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. You should also report known or suspected identity theft to your state Attorney General, the FTC, and local law enforcement. Your state Attorney General may have advice on preventing identity theft. This notice has not been delayed because of a law enforcement investigation.



TAKE ADVANTAGE OF IDENTITY CONSULTATION AND RESTORATION SERVICES

Kroll employs a team of experienced licensed investigators to provide expert, one-on-one assistance:

Identity Consultation: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your family member's identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration: If you believe your family member's identity may have been affected by identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.